Monthly net income (a. minus b.)

In re	Deidra N. Crum		Case No.	08-14077	
		Debtor(s)			

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - $\mathbf{AMENDED}$

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)

a. Are real estate taxes included?

Yes \_\_\_\_ No \_X\_

a. Are real estate taxes included?	NO <u>X</u>
b. Is property insurance included? Yes	No <b>X</b>
2. Utilities: a. Electricity and heating fuel	\$ <u>150.00</u>
b. Water and sewer	\$ 20.00
c. Telephone	\$130.00
d. Other	\$ <b>0.00</b>
3. Home maintenance (repairs and upkeep)	\$ 0.00
4. Food	\$ 150.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$ 50.00
7. Medical and dental expenses	\$0.00
8. Transportation (not including car payments)	\$ 200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 0.00
10. Charitable contributions	\$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payment	nts)
a. Homeowner's or renter's	\$ 70.00
b. Life	\$ 0.00
c. Health	\$ 0.00
d. Auto	\$ 90.00
e. Other	\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$ 0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payment	
plan)	is to be included in the
a. Auto	\$ 0.00
b. Other Nation Point- second mortgage on homeplace	\$ 297.69
c. Other	\$ 0.00
14. Alimony, maintenance, and support paid to others	\$ 0.00
15. Payments for support of additional dependents not living at your home	\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach de	
17. Other	\$ 0.00
Other	\$ 0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Sun	nmary of Schedules \$ 2,109.09
and, if applicable, on the Statistical Summary of Certain Liabilities and Related	d Data.)
19. Describe any increase or decrease in expenditures reasonably anticipated to	
following the filing of this document:	, , , ,
20. STATEMENT OF MONTHLY NET INCOME	
	\$ 2,594.78
<ul><li>a. Average monthly income from Line 15 of Schedule I</li><li>b. Average monthly expenses from Line 18 above</li></ul>	\$ <u>2,394.76</u> \$ 2,109.09
o. Average monuny expenses from Line 10 above	φ 2,109.09

485.69

## **United States Bankruptcy Court** Southern District of Alabama

In re	Deidra N. Crum		Case No.	08-14077
		Debtor(s)	Chapter	13

D DEBTOR'S SCHEDULES
RJURY BY INDIVIDUAL DEBTOR
foregoing document(s), consisting of1 page(s), information, and belief.
sidra N. Crum a N. Crum r

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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